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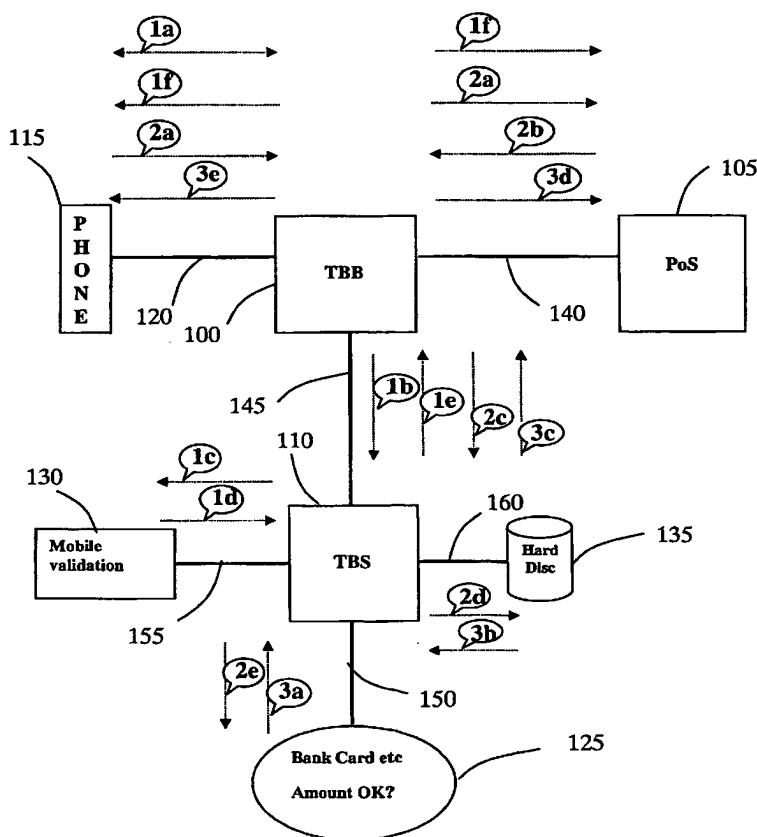
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(54) Title: **PAYMENT APPARATUS AND METHOD**



(57) Abstract: A secure payment system for authorised point of sale transactions enables a user to pay electronically for goods using a handheld device such as a mobile phone (115). No confidential information need be held on the handheld device (115), all financial data being held within the payment system. A short-range wireless connection is provided to the handheld device (115) and the user has only to enter a PIN to initiate a transaction. The system includes a client device (100) and a server device (110). The server device (110) maintains user profiles which enables customisation, for example of transaction receipts and payment methods. Transaction receipts can be transmitted to a preselected location, for example by email or SMS, which provides an additional security check for the user.



Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IT, LU, MC, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

Declaration under Rule 4.17:

— of inventorship (Rule 4.17(iv)) for US only

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INTERNATIONAL SEARCH REPORT

Inter al Application No
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A. CLASSIFICATION OF SUBJECT MATTER

IPC 7 G07F19/00

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

IPC 7 G07F

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practical, search terms used)

EPO-Internal

C. DOCUMENTS CONSIDERED TO BE RELEVANT

| Category * | Citation of document, with indication, where appropriate, of the relevant passages | Relevant to claim No. |
|------------|--|-----------------------|
| X | DE 100 07 518 A (DEUTSCHE TELEKOM MOBIL) 30 August 2001 (2001-08-30) column 1, line 24 - column 2, line 67 column 3, line 22 - column 4, line 49 column 4, line 6 figure 1 | 1-27,32 |
| X | WO 98/34203 A (QUALCOMM INC) 6 August 1998 (1998-08-06) page 3, paragraph 2 - page 4, paragraph 2 page 11, paragraph 3 - paragraph 4 figures 6,8 claims 1-3 page 6 page 8, paragraph 2 page 10, paragraph 2 - paragraph 3 figure 8 ----- -/-- | 1-27,32 |

☒ Further documents are listed in the continuation of box C.

☒ Patent family members are listed in annex.

* Special categories of cited documents :

"A" document defining the general state of the art which is not considered to be of particular relevance

"E" earlier document but published on or after the international filing date

"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)

"O" document referring to an oral disclosure, use, exhibition or other means

"P" document published prior to the international filing date but later than the priority date claimed

"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention

"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone

"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art.

"&" document member of the same patent family

Date of the actual completion of the international search

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15/10/2004

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INTERNATIONAL SEARCH REPORT

Int. Application No
PCT/GB2004/001626

C.(Continuation) DOCUMENTS CONSIDERED TO BE RELEVANT

| Category * | Citation of document, with indication, where appropriate, of the relevant passages | Relevant to claim No. |
|------------|---|-----------------------|
| X | US 2002/188575 A1 (FRENEY CHARLES C) 12 December 2002 (2002-12-12) paragraphs [0045], [0046], [0024] - [0026], [0029] - [0033], [0041] figure 1 | 1-27,32 |
| A | ----- WO 99/00773 A (BOUQUET HANSPETER ; RITTER RUDOLF (CH); SWISSCOM AG (CH); HEUTSCHI WAL) 7 January 1999 (1999-01-07) claims 1,2 ----- | 1-27 |

INTERNATIONAL SEARCH REPORT

tional application No.
PCT/GB2004/001626

Box II Observations where certain claims were found unsearchable (Continuation of item 2 of first sheet)

This International Search Report has not been established in respect of certain claims under Article 17(2)(a) for the following reasons:

1. ☐ Claims Nos.:
because they relate to subject matter not required to be searched by this Authority, namely:
2. ☐ Claims Nos.:
because they relate to parts of the International Application that do not comply with the prescribed requirements to such an extent that no meaningful International Search can be carried out, specifically:
3. ☐ Claims Nos.:
because they are dependent claims and are not drafted in accordance with the second and third sentences of Rule 6.4(a).

Box III Observations where unity of invention is lacking (Continuation of item 3 of first sheet)

This International Searching Authority found multiple inventions in this international application, as follows:

see additional sheet

1. ☐ As all required additional search fees were timely paid by the applicant, this International Search Report covers all searchable claims.
2. ☐ As all searchable claims could be searched without effort justifying an additional fee, this Authority did not invite payment of any additional fee.
3. ☐ As only some of the required additional search fees were timely paid by the applicant, this International Search Report covers only those claims for which fees were paid, specifically claims Nos.:
4. ☒ No required additional search fees were timely paid by the applicant. Consequently, this International Search Report is restricted to the invention first mentioned in the claims; it is covered by claims Nos.:

1-27, 32

Remark on Protest

☐ The additional search fees were accompanied by the applicant's protest.

☐ No protest accompanied the payment of additional search fees.

INTERNATIONAL SEARCH REPORT

International Application No. PCT/ GB2004/ 001626

FURTHER INFORMATION CONTINUED FROM PCT/ISA/ 210

This International Searching Authority found multiple (groups of) inventions in this international application, as follows:

1. claims: 1-27, 32

Two groups of inventions were searched without inviting for extra fees.

1.1. claims: 1-27

Claims 1-27 relate to a payment apparatus consisting of server and client for effecting transactions using mobile devices.

1.2. claim: 32

Claim 32 relates to a transaction authorization method.

2. claims: 28, 29, 33

Claims 28, 29, and 33 relate to a system and method for generating transaction receipts and sending these receipts out to network addresses.

3. claims: 30, 31

Claim 30 and 31 relate to a payment apparatus with a price list processor adapted for price-list processing using user-specific data retrieved from a data store.

INTERNATIONAL SEARCH REPORT

Information on patent family members

International Application No
PCT/GB2004/001626

| Patent document cited in search report | | Publication date | Patent family member(s) | Publication date |
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